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# The Social Security Star

## SOCIAL SECURITY BENEFITS INCREASE IN 2022



Approximately 70 million Americans will see a 5.9% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2022. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. But, if you want to know your new benefit

amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your *my Social Security* account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). You can access this information in early December prior to the mailed notice.

If you prefer to access your COLA notice online and not receive the mailed notice, you can log in to your personal *my Social Security* account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to opt out of a mailed COLA notice and any other notices that are available online by updating your Preferences in the Message Center. Did you know you can receive a text or email alert when there is a new message waiting for you? That way, you always know when we have something important for you – like your COLA notice. If you don't have an account yet, you must create one by November 17, 2021, to receive the 2022 COLA notice online.

January 2022 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2022 will be higher. The retirement earnings test exempt

amount will also change in 2022 and you can view that at [www.ssa.gov/news/press/factsheets/colafacts2022.pdf](http://www.ssa.gov/news/press/factsheets/colafacts2022.pdf).

Be among the first to know! Sign up for or log in to your personal *my Social Security* account today. Choose email or text under "Message Center Preferences" to receive courtesy notifications.

You can find more information about the 2022 COLA at [www.ssa.gov/cola](http://www.ssa.gov/cola) *Most Social Security services are available online by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov), and by calling Social Security toll-free at*

*1 (800) 772-1213 or  
1 (800) 325-0778 TTY*

*Remember, visit [www.ssa.gov/agency/emergency/](http://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies.*

*Subscribe to state or territory specific updates!*

## MY SOCIAL SECURITY'S FOUR SUPER POWERS



Did you know having a personal **my Social Security** account is almost like having super powers? Think about it. It protects you, and you can even look into your financial future. Check out these four features that can empower all working Americans who pay into Social Security.

### Saves You Time

You may think you need to speak with a Social Security representative to check your application status, set up or change direct deposit, or request a replacement Social Security card. But you don't! All you have to do is log in or create your personal **my Social Security** account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Take care of your Social Security business from home or away when it's convenient for you.

### Security Protection

Your personal information is very important to us. When you create an account, it prevents someone else from possibly creating an account in your name. We use two-step authentication to verify you are the one logging in to your

account. Our security measures allows you to access your personal information safely and securely using **my Social Security**.

### Reassurance

Did you know you can see your entire earnings history with your personal **my Social Security** account? Do you know why it's important to check it and make sure it's accurate? Your future benefits are based on your earnings history. You won't receive all the benefits you should if our records understate your real earnings. Use your account to check your *Social Security Statement* online and verify if your employers reported your earnings to us correctly. We tell you how to correct an error if you find one.

### Plan for your Future

Retirement planning is essential for a secure future. And your personal **my Social Security** account makes it easy. You can view your retirement estimates when you enter the age or date when you expect to begin receiving benefits and your estimated future salary amount. You can also view your estimated disability benefit on the Estimate Benefits page.

*During the current coronavirus pandemic, we continue to provide help to you and other people in your communities.*

*Due to the COVID-19 pandemic, you can only enter our offices if you have an appointment. We remain ready and able to help you by phone and online with most Social Security business.*

*You can speak with a representative by calling your local Social Security office or our National 800 Number, 1-800-772-1213 or 1-800-325-0778 TTY.*

*You may find local office phone numbers online by using our Social Security Office Locator at*

[www.ssa.gov/locator](http://www.ssa.gov/locator).

## WOMEN AND SOCIAL SECURITY



More women work, pay Social Security taxes, and earn credit toward monthly retirement income in the 21st century than at any other time in our nation's history. Women, on average, also

face greater economic challenges in retirement than men.

Women generally live longer than men while often having lower lifetime earnings. Women may also reach retirement with smaller pensions and other assets compared to men. These are two key reasons why Social Security is vitally important to women.

Women and men may receive benefits based on their own work record or their spouse's. If you are a woman and you've worked and paid taxes into the Social Security system for at least 10 years, and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record, you generally receive the higher benefit amount.

It's never too early or too late to start saving and planning for retirement. We have specific information for women at [www.ssa.gov/people/women](http://www.ssa.gov/people/women). You can also read the publication *What Every Woman Should Know* at [www.ssa.gov/pubs/EN-05-10127.pdf](http://www.ssa.gov/pubs/EN-05-10127.pdf).

Please share these links with friends and family.

**SOCIAL SECURITY:  
ANSWERS FROM THE  
EXPERTS**



You may need Social Security when you least expect it and we're here to make sure our information is always accessible to you. Whether you're planning for your retirement years in advance or thinking about applying today, you probably have questions.

Our Frequently Asked Questions web page at [faq.ssa.gov](http://faq.ssa.gov) has answers to your questions about our programs and services. We feature our most-asked questions at the top of the page to help you find answers to the most common questions quickly, like:

- What should I do if I receive a call from someone claiming to be a Social Security employee?
- How do I change or correct my name on my Social Security number card?
- How do I apply for a new or replacement Social Security number card?

- How can I get a *Social Security Statement* that shows a record of my earnings and an estimate of my future benefits?

You can also browse by topics like:

- Disability.
- Social Security Payments.
- Retirement.
- Medicare.

We also have a publications library at [www.ssa.gov/pubs](http://www.ssa.gov/pubs) with information on many topics. And we provide each publication in text, audio, and downloadable formats.

**SOCIAL SECURITY'S TOP  
TEN WEB PAGES FOR  
2021**



There's no better place to do your business with us or get answers than on our website. We're always working to improve our web pages and add online services to better serve you. Here are our top 10 web pages of 2021:

1. Open your own *my Social Security* account, where you can verify your earnings, view your *Social Security Statement*, get

- future benefit estimates, obtain a benefit verification letter, update your Social Security information if you receive benefits, and more, at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).
2. Our hub for Social Security news and updates is our blog at [blog.socialsecurity.gov](http://blog.socialsecurity.gov). You can use social media to easily share these informative articles with friends and family.
  3. Need answers to your Social Security-related questions? Our Frequently Asked Questions web page is another valuable source of information at [www.ssa.gov/faq](http://www.ssa.gov/faq).
  4. You can complete and submit our online application for retirement benefits in as little as 15 minutes at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).
  5. You can conveniently apply online for disability benefits at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).
  6. Visit our publication library online (including audio versions) on key subjects at [www.ssa.gov/pubs](http://www.ssa.gov/pubs).
  7. You can learn about Medicare at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare).
  8. You can take care of most business with us online when you visit our online services page at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices).
  9. There are times when you may need to fill out a form and submit it to us. You

can find all our forms easily at [www.ssa.gov/forms](http://www.ssa.gov/forms).

10. Learn how to recognize Social Security scams and how to report them at [www.ssa.gov/fraud](http://www.ssa.gov/fraud).

Remember, if you need help, information, or you are ready to do business with Social Security, the first place to go is our website. Save time and go online!

Please share these web pages with your friends and family.

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT  
[HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT  
[HTTPS://SECURE.SSA.GOV/PFRF/HOME](https://secure.ssa.gov/pfrf/home)

OTHER WAYS TO REPORT FRAUD

U.S. MAIL:

SOCIAL SECURITY FRAUD  
 HOTLINE  
 PO BOX 17785  
 BALTIMORE, MD 21235

FAX:  
 (410) 597-0118

PHONE:  
 (800) 269-0271

10:00 A.M. TO 4:00 P.M. ET,  
 MONDAY TO FRIDAY,  
 EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY